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## **DEERS Updates "First Stop" After Life Changing Events**

Navy Personnel Command encourages Sailors to update the Defense Enrollment Eligibility Reporting System (DEERS) after a life-changing event, such as marriage. Sailors who neglect the update will be unable to take advantage of certain benefits and may unknowingly incur debt.

Since dual-military spouses are also automatically covered by Family Servicemembers' Group



Life Insurance (FSGLI), a military-to-military couple may find they owe several months of FSGLI premiums because they didn't decline coverage or update their DEERS record to reflect having a spouse. In addition, each member must update DEERS, and, if they don't want FSGLI, must decline coverage in writing. These debts cannot be waived, said Rowe, because spouses were automatically covered.

Sailors are encouraged to contact their Personnel Support Detachment and update DEERS along with their Record of Emergency Data "page 2" and SGLI beneficiaries after every life-changing event.

For more information on FSGLI coverage, visit <a href="http://www.npc.navy.mil/CommandSupport/CasualtyAssistance/FSGLI">http://www.npc.navy.mil/CommandSupport/CasualtyAssistance/FSGLI</a>/.

For more news from Navy Personnel Command, visit <a href="https://www.news.navy.mil/local/npc">www.news.navy.mil/local/npc</a>/.